

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Blane E Freeman
 Deborah R Freeman
 Debtors

Case No. 18-13221-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db/jdb	+Blane E Freeman, Deborah R Freeman, 635 Fifth Street, Oxford, PA 19363-2817
14106999	+Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4177
14107000	+Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:59:00	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 15 2018 02:58:26	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,	Philadelphia, PA 19106-4404
14106995	+E-mail/Text: bankruptcy@cavps.com Sep 15 2018 02:58:21	Cavalry Portfolio Serv,
	Po Box 27288, Tempe, AZ 85285-7288	
14106996	+EDI: WFNNB.COM Sep 15 2018 06:38:00	Comenitycap/boscovs, Po Box 182120,
	Columbus, OH 43218-2120	
14106997	+EDI: DISCOVER.COM Sep 15 2018 06:38:00	Discover Fin Svcs Llc, Pob 15316,
	Wilmington, DE 19850-5316	
14106998	+E-mail/Text: corin@fricktricityfcu.org Sep 15 2018 02:59:33	Frick Tri County Fcu,
	235 Pittsburgh Street, Uniontown, PA 15401-2751	
14110623	+E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:54	
	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,	
	Harrisburg, PA 17128-0946	
14107001	+EDI: SEARS.COM Sep 15 2018 06:38:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14107002	+EDI: CITICORP.COM Sep 15 2018 06:38:00	Sunoco/citi, Po Box 6497,
	Sioux Falls, SD 57117-6497	
14107003	+EDI: RMSC.COM Sep 15 2018 06:38:00	Synco/lowes, Po Box 956005, Orlando, FL 32896-0001
14107004	+EDI: RMSC.COM Sep 15 2018 06:38:00	Synco/walmart Dc, Po Box 965024,
	Orlando, FL 32896-5024	
14107005	EDI: USBANKARS.COM Sep 15 2018 06:38:00	Us Bk Rms Cc, Po Box 108, Saint Louis, MO 63166
		TOTAL: 12

smg* ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

KEVIN G. MCDONALD	on behalf of Creditor	Nationstar Mortgage LLC d/b/a Mr. Cooper
bkggroup@kmlawgroup.com		
MICHAEL H KALINER	mhkaliner@gmail.com,	pa35@ecfcbis.com
MICHAEL H KALINER	on behalf of Trustee	MICHAEL H KALINER mhkaliner@gmail.com,
		pa35@ecfcbis.com
ROBERT S. TETI	on behalf of Debtor	Blane E Freeman teti@vflawoffice.com
ROBERT S. TETI	on behalf of Joint Debtor	Deborah R Freeman teti@vflawoffice.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	

TOTAL: 6

Information to identify the case:

Debtor 1	Blane E Freeman	Social Security number or ITIN	xxx-xx-1699
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Deborah R Freeman	Social Security number or ITIN	xxx-xx-0397
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-13221-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Blane E Freeman

Deborah R Freeman

9/13/18

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.